

Please amend the claims as follows (this listing of claims replaces all prior versions):

1. (Currently Amended) A computer implemented method of buying, storing, and redeeming products, comprising:

receiving, from a first terminal, information indicating that one or more physical products have been pre-paid;

receiving, from the first terminal, information indicating that a payment specific to the one or more pre-paid physical products has been made;

receiving, from the first terminal, a first unique identifier associated with that is used to identify a physical card;

adding, by a computer, the one or more pre-paid physical products to an account electronic wallet associated with the physical card;

storing the electronic wallet account information in a central database;

receiving from the first terminal or a second terminal a second unique identifier and a request to redeem one of the pre-paid physical products a second product;

verifying, by the computer, that the second unique identifier received with the request matches the first unique identifier used to identify the physical card, and that the second pre-paid product in the request matches one of the one or more pre-paid products in the account electronic wallet; and

sending approval of redemption of the second pre-paid physical product to enable a user to redeem the second pre-paid physical product at the first or second terminal without an additional payment or deduction of a monetary amount stored in the physical card.

2. (Previously Presented) The method of claim 1 in which the one or more products comprise a specific item of a restaurant menu.

3. (Previously Presented) The method of claim 1 in which the one or more products comprise a product associated with a specific stock keeping unit (SKU).

4. (Previously Presented) The method of claim 1 in which at least one of the pre-paid products comprises a family of items of a restaurant menu.
5. (Previously Presented) The method of claim 1 in which at least one of the pre-paid products is associated with a family of SKU items.
6. (Previously Presented) The method of claim 1 in which at least one of the pre-paid products comprises a category of products.
7. (Previously Presented) The method of claim 6 in which the category of products comprise a plurality of families of products.
8. (Previously Presented) The method of claim 6 in which the category of products comprise a plurality of SKU items.
9. (Cancelled).
10. (Currently Amended) The method of claim 1, further comprising sending to the second terminal a message showing the pre-paid products in the account electronic wallet.
11. (Currently Amended) The method of claim 1, further comprising selecting, by the computer, one or more of the pre-paid products in the account electronic wallet based on rules that specify which pre-paid products are redeemable at the time and the location of the second point-of-sale, and sending to the second point-of-sale terminal a message specifying the selected one or more pre-paid products that are redeemable.

12. (Currently Amended) The method of claim 1, further comprising adding, by the computer, a pre-paid dollar discount of an item to the account electronic wallet.

13. (Currently Amended) The method of claim 1, further comprising adding, by the computer, a pre-paid dollar discount of a plurality of items to the account electronic wallet.

14. (Currently Amended) The method of claim 1, further comprising adding, by the computer, a pre-paid percentage discount of an item or a plurality of items to the account electronic wallet.

15-17. (Cancelled).

18. (Previously Presented) The method of claim 1, further comprising receiving messages indicating that the one or more pre-paid products have been added to a check, performing, by the computer, a check-level reconciliation, and automatically removing any products that have been added to the check but had not actually been paid for.

19. (Previously Presented) The method of claim 1 in which the first terminal comprises a point-of-sale (POS) terminal.

20. (Previously Presented) The method of claim 1 in which the first terminal comprises a remote network terminal.

21. (Previously Presented) The method of claim 1 in which the first terminal comprises a kiosk.

22. (Previously Presented) The method of claim 1 in which the unique identifier comprises a unique identifier of a loyalty card.

23. (Canceled)

24. (Previously Presented) The method of claim 1 in which the unique identifier comprises a unique identifier of a payment card.

25. (Previously Presented) The method of claim 1 in which the unique identifier comprises a unique identifier of a smart card.

26. (Currently Amended) A system comprising:

a first point-of-sale (POS) terminal comprising

    a first POS database having information about physical products that are available for purchase or redemption at the first POS terminal,

    a first user interface to enable a seller to enter information indicating that one or more physical products have been pre-paid and send messages to a central server to store information about the one or more physical products in an account electronic wallet associated with a unique identifier of a physical card, the message indicating that a payment specific to the one or more pre-paid products has been made by a customer, and

    a second user interface to receive messages from the central server indicating one or more pre-paid physical products in the account electronic wallet that are redeemable by a customer providing the unique identifier of the card and enabling the customer to redeem one of the pre-paid products without an additional payment or deduction of a monetary amount from the physical card.

27. (Currently Amended) The system of claim 26 in which the POS terminal comprises rules for selecting one of a plurality of products in the POS database that corresponds to a pre-paid product in the account electronic wallet when the pre-paid product represents a product category that corresponds to more than one product in the POS database.

28. (Previously Presented) The system of claim 27 in which the pre-paid product comprises an entrée that corresponds to a plurality of items in a restaurant menu in the POS database.

29. (Currently Amended) The system of claim 26 in which the POS database comprises real-time rules for adding rewards to or removing rewards from the account electronic wallet based on conditions at the time of transaction.

30. (Canceled)

31. (Canceled)

32. (Currently Amended) A computer implemented method of buying, storing, and redeeming physical products, comprising:

receiving information indicating that a first physical product has been pre-paid, the first physical product representing a family of specific physical products;

receiving a [[first]] unique identifier;

adding, by a computer, the first physical product to an account electronic wallet associated with identified by the [[first]] unique identifier;

receiving a [[second]] unique identifier and a request to redeem a second physical product that is among the family of specific physical products represented by the first physical product;

verifying, by the computer, that the [[second]] unique identifier received with the request matches the [[first]] unique identifier used to identify the account;

processing, by the computer, the request to redeem the second physical product using a set of rules to verify that the second physical product is within the family of specific physical products associated with represented by the first physical product; and

sending approval of redemption of the selected second physical product.

33. (Previously Presented) The method of claim 32 in which the first product comprises a food category that comprises a family of specific food products.

34. (Previously Presented) The method of claim 32 in which the first product comprises a category of restaurant menu items that comprise a plurality of specific restaurant menu items.

35. (Previously Presented) The method of claim 34 in which the request to redeem the second product originates from a point-of-sale terminal at a restaurant.

36. (Previously Presented) The method of claim 32 in which the set of rules is specific to at least one of a user who requests to redeem a product, a store where the request to redeem a product originates, a merchant associated a product to be redeemed, or a time when a request to redeem a product is made.

37. (Currently Amended) A system comprising[;] :  
a point-of-sale (POS) terminal comprising  
    a user interface to enable a customer to redeem physical products in an account of electronic wallet associated with the customer,  
    a POS database having information about a plurality of physical products that are available for redemption at the POS terminal, and rules about selecting a physical product from the plurality of physical products in response to a request to redeem a first physical product in the account eleetronic wallet that corresponds to a plurality of specific physical products in the POS database, and  
    a processor to select a specific physical product from among the plurality of specific physical products in the POS database for redemption according to the rules, in which

the specific physical product selected by the processor is more specific than the first physical product in the request for redemption.

38. (Previously Presented) The system of claim 37 in which the first product comprises a food category that corresponds to a family of specific food products.

39. (Previously Presented) The system of claim 37 in which the first product comprises a category of restaurant menu items that correspond to a plurality of specific restaurant menu items.

40. (Previously Presented) The system of claim 37 in which the rules are specific to at least one of a user who requests to redeem a product, a store where the request to redeem a product originates, a merchant associated a product to be redeemed, or a time when a request to redeem a product is made.

41. (Currently Amended) A computer implemented method of processing a customer order at a restaurant, the method comprising:

receiving, from a first restaurant point-of-sale terminal, an identifier associated with a physical card, [[and]] information about a customer's order, and information indicating that a payment specific to the customer's order has been made;

storing, by a computer, in an account associated with the card information about the customer's order;

receiving, from a second restaurant point-of-sale terminal, the identifier associated with the card and a request to retrieve the stored order; and

providing the stored order to the second restaurant point-of-sale terminal without an additional payment or deduction of a monetary amount from the physical card.

42. (Currently Amended) A system comprising:

a restaurant point-of-sale (POS) terminal installed at a restaurant comprising

a POS database having information about menu items and modifiers or condiments associated with the menu items,

a first user interface to enable an operator to store a restaurant order of a customer in an account associated with the customer, the stored restaurant order including specific menu items and modifiers or condiments associated the specific menu items;

a second user interface to enable the operator to retrieve a stored restaurant order from the account associated with the customer, in which the retrieved restaurant order includes specific menu items and modifiers or condiments associated the specific menu items.

43. (Previously Presented) The system of claim 42 in which the stored restaurant order retrieved by the second user interface was entered into the account through a second restaurant POS terminal, the first and second POS terminals belonging to different restaurants.

44. (Currently Amended) A computer implemented method of operating a stored product card, comprising:

receiving a unique identifier associated with that identifies a physical card, [[and]] information indicating that one or more physical products have been pre-paid, and information indicating that a payment specific to the one or more pre-paid physical products has been made;

receiving a request to add the one or more pre-paid physical products to an electronic wallet account associated with the physical card;

receiving the unique identifier and a request to redeem a second physical product;

verifying, by a computer, that the second physical product matches one of the one or more pre-paid physical products in the account electronic wallet; and

sending approval of redemption of the second physical product to enable a user to redeem the second physical product without an additional payment or deduction of a monetary amount from the physical card.

45. (Currently Amended) The method of claim 44 in which the request to add the one or more pre-paid products to the account electronic wallet is sent from a point-of-sale terminal.

46. (Previously Presented) The method of claim 1, further comprising transferring money from a first legal entity that owns the first terminal to a second legal entity that owns the second terminal based on a preset value for each type of pre-paid item when the second unique identifier and the request to redeem the second product are received by the second terminal, wherein the first and second legal entities are two different legal entities of a franchised organization.

47. (Previously Presented) The method of claim 1, further comprising transferring money from a first legal entity that owns the first terminal to a second legal entity that owns the second terminal based on an actual value or a percentage of the actual value of the redeemed product when the second unique identifier and the request to redeem the second product are received by the second terminal, wherein the first and second legal entities are two different legal entities of a franchised organization.

48. (Previously Presented) The method of claim 1, further comprising receiving messages indicating that the one or more pre-paid products have been added to a check, and performing a check-level reconciliation to confirm that the pre-paid products added to the check have actually been paid.

49. (Previously Presented) The method of claim 1 in which the first terminal comprises a first point-of-sale terminal having access to a first point-of-sale database having information about products that are available for purchase or redemption at the first point-of-sale terminal, the second terminal comprises a second point-of-sale terminal having access to a second point-of-sale database having information about products that are available for purchase or redemption at the second point-of-sale terminal, the first point-of-sale terminal does not have

access to the second point-of-sale database, and the second point-of-sale terminal does not have access to the first point-of-sale database.

50. (Previously Presented) The method of claim 1 in which the first terminal comprises a first point-of-sale terminal having access to a first point-of-sale database having information about products that are available for purchase or redemption at the first point-of-sale terminal, the second terminal comprises a second point-of-sale terminal having access to a second point-of-sale database having information about products that are available for purchase or redemption at the second point-of-sale terminal, and at least some of the products that are available for redemption at the second point-of-sale terminal are different from the products that are available for purchase at the first point-of-sale terminal.

51. (Currently Amended) The system of claim 26 in which the first POS terminal enables the customer to redeem a pre-paid product that was added to the account electronic wallet from a second POS terminal comprising a second POS database having information about products that are available for purchase or redemption at the second POS terminal.

52. (Previously Presented) The system of claim 51 in which some products listed in the second POS database are not listed in the first POS database.

53. (Currently Amended) A computer implemented method of buying, storing, and redeeming products, comprising:

receiving, from a first terminal information indicating that one or more products have been pre-paid, the one or more products comprising a product corresponding to at least one of a family of items of a restaurant menu, a plurality of stock keeping unit (SKU) items, a family of SKU items, a category of products, or a plurality of families of products;

storing, by a computer, information about the one or more pre-paid products in a central database;

receiving from a second terminal a request to redeem a second specific product;  
verifying, by the computer, that the second specific product matches one of sub-members  
of the pre-paid products; and

sending approval of redemption of the second specific product to enable a customer to  
redeem the second specific product at the second terminal, in which the specific product being  
redeemed is more specific than the pre-paid product.

54. (Previously Presented) A method of buying, storing, and redeeming products,  
comprising:

receiving from a plurality of point-of-sale (POS) terminals information regarding pre-  
paid products that were paid by customers,

storing, by a computer, information about the pre-paid products in accounts associated  
with identifiers designated by the customers to enable later redemption of the pre-paid products,  
each POS terminal having access to a corresponding POS database having information about  
products that are available for purchase or redemption at the POS terminal, some of the products  
each corresponding to at least one of a family of items of a restaurant menu, a plurality of SKU  
items, a family of SKU items, a category of products, or a plurality of families of products; and  
enabling redemption of one of the family of items of the restaurant menu, one of the  
plurality of SKU items, one of the family of SKU items, one of the category of products, or one  
of the plurality of families of products.

55. (Previously Presented) A method of operating a plurality of point-of-sale  
terminals, comprising:

enabling a plurality of point-of-sale (POS) terminals at various stores of a franchise to  
access corresponding POS databases having information about products that are available for  
purchase or redemption at each corresponding POS terminal, the POS terminal of each store not  
having access to the POS databases of other stores; and

enabling each POS terminal to allow customers to pay for products, store information about the pre-paid products in accounts associated with the customers at a central server to allow later redemption of the pre-paid products at any of the POS terminals, and to allow customers to redeem pre-paid products that were paid for at any of the POS terminals.

56. (Currently Amended) The method of claim 55 in which some of the products each corresponds to at least one of a family of items of a restaurant menu, a plurality of SKU items, a family of SKU items, a category of products, or a plurality of families of products, and enabling each POS terminal to allow customers to redeem pre-paid products comprises enabling each POS terminal to allow customers to redeem at least one of one of the family of items of the restaurant menu, one of the plurality of SKU items, one of the family of SKU items, one of the category of products, or one of the plurality of families of products.

57. (Canceled)

58. (Canceled)

59. (Canceled)